REMARKS/ARGUMENTS

Favorable reconsideration of this application, as presently amended and in light of the following discussion, is respectfully requested.

Claims 1-24 are pending in the present application. Claims 1-24 are amended. Support for additional recitations in amended independent Claims 1, 9 and 21 is found in the specification at page 8, line 29 through page 11, line 30, for example. Claims 2-8, 10-20 and 22-24 are amended to be consistent with amended independent Claims 1, 9 and 21 from which they depend, respectively. Further, Claims 1-24 are amended to correct minor informalities, to clarify subject matter recited, and to better comply with U.S. claim drafting practice. Applicants submit that no new matter is introduced.

Initially, Applicants wish to note the drawings filed on May 31, 2001 were not properly acknowledged as accepted in the Office Action dated October 11, 2005. Accordingly, it is respectfully requested that the drawings be formally acknowledged in the next Office Action.

In the outstanding Office Action, Claims 14-15 were rejected under 35 U.S.C. § 112, second paragraph, as indefinite. Claims 1-24 were rejected under 35 U.S.C. § 102(e) as anticipated by Powers (U.S. Patent No. 5,956,691, herein "Powers").

In regard to the rejection of Claims 14 and 15 under 35 U.S.C. §112, second paragraph, amended independent Claim 9 from which Claims 14 and 15 indirectly depend now provides clear antecedent basis for subject matter recited in Claims 14 and 15. Specifically, Claim 9 as currently written recites that "the nodes comprise downloading means for downloading an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus." Therefore, Claims 14 and 15 are believed to be in compliance with the requirements of the statute. Accordingly, Applicants

respectfully request the withdrawal of the rejection of Claims 14 and 15 under 35 U.S.C. §

112, second paragraph.

Addressing the rejection of Claim 1-24 based on <u>Powers</u>, that rejection is traversed by

the present response.

Independent Claim 1 is directed to an insurance design service providing system and

amended to now include features as follows:

> an arbitrary communication network;
> a plurality of nodes connected to the arbitrary communication network; and
> a server apparatus configured to output information relating to an insurance product meeting condition on a basis of the condition input from any of the nodes connected to the arbitrary communication network, wherein
> ***the nodes download an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus,***
> the nodes execute the insurance fee calculation module to input the condition relating to the insurance product by providing an input screen, and to calculate an insurance fee on the basis of the input condition and display the insurance fee,
> ***the nodes execute the data storage calling module when calculating the insurance fee to communicate with a database management module executed by the server apparatus,*** and to input stored data which is obtained by the database management module by accessing to a database and display the stored data on the input screen in a state correctable for a user,
> the nodes in accordance with an instruction of the user execute the graph drawing module to display a graph showing transition of at least one of the insurance fee and a guarantee fee according to the input condition, and
> the nodes in accordance with an instruction of the user output a request for calculating of a surrender value to the server apparatus, and the server apparatus executes a surrender value calculation module in accordance with the request to calculate the surrender value and notify a result to the nodes.

Among functions of calculating insurance information, calculation load of a insurance

fee calculation module and a graph drawing module is small. Therefore, in the present

invention recited in amended Claim 1, each node downloads the insurance fee calculation

module and the graph drawing module, and executes the same with low calculation load.

Accordingly, the load of the server apparatus is reduced; and the surrender value calculation module having high calculation load is executed by the server apparatus. Further, the data storage calling module executed by the node accesses to the database via the database management module executed by the server apparatus. Accordingly, the security of the access to the database will be increased.

The outstanding Office Action rejects Claim 1 based on <u>Powers</u> that describes an apparatus for dynamically displaying future values of a life insurance policy data in graphical format. However, <u>Powers</u> fails to disclose or suggest all of the limitations recited in Claim 1 as currently written. Specifically, nowhere does <u>Powers</u> disclose or suggest that *the nodes download an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus*, and that *the nodes execute the data storage calling module when calculating the insurance fee to communicate with a database management module executed by the server apparatus*.

Accordingly, Claim 1 as currently written is believed to be patentably distinguishable over <u>Powers</u>. Although of differing scope and/or statutory class, it is respectfully submitted that each of the other pending Claims 2-24, as amended, also patentably define over <u>Powers</u> for substantially the same reasons as discussed above with regard to amended Claim 1.

Accordingly, Applicants respectfully request the withdrawal of the rejection of Claims 1-24 based on <u>Powers</u>.

As no other issues are pending in this application, the present application is believed

to be in condition for formal allowance and an early and favorable reconsideration of this

application is therefore requested.

Respectfully submitted,

OBLON, SPIVAK, McCLELLAND,
MAIER & NEUSTADT, P.C.

Bradley D. Lytle
Registration No. 40,073

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